

United States Bankruptcy Court

Eastern District of Virginia

Richmond Division

701 East Broad Street

Richmond, VA 23219

Case Number 13-32075-DOT

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ashley M. Guilford
1901 Betner Ct
Sandston, VA 23150

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-2170

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

SECOND
NOTICE OF REQUIREMENT TO FILE
CERTIFICATION OF COMPLETION
OF COURSE IN PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)

Our records reflect that a Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management has not been filed.

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 within 60 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: July 8, 2013

William C. Redden
Clerk of Court

(ntcfnmgt)

*NOTE: Official Interim Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See FRBP 1007(b)(7).

Certificate of Notice Page 2 of 3
United States Bankruptcy Court
Eastern District of Virginia

In re:
Ashley M. Guilford
Debtor

Case No. 13-32075-DOT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: ramirez-1
Form ID: fnmgt2

Page 1 of 2
Total Noticed: 1

Date Rcvd: Jul 08, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2013.

db +Ashley M. Guilford, 1901 Betner Ct, Sandston, VA 23150-1821

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

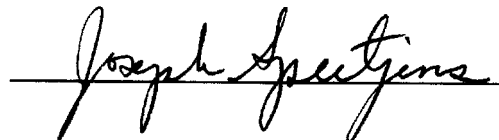
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2013

Signature:



District/off: 0422-7

User: ramirez-1
Form ID: fnmgt2

Page 2 of 2
Total Noticed: 1

Date Rcvd: Jul 08, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2013 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com
Jason Meyer Krumbein on behalf of Debtor Ashley M. Guilford jkrumbein@krumbeinlaw.com,
a30156@yahoo.com/tcarper@krumbeinlaw.com

TOTAL: 2